

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:	*	
	*	CASE NO. 11-04628 BKT
LUIS RAUL OCASIO TRINIDAD	*	
JUDITH FIGUEROA ROQUE	*	CHAPTER 13
	*	
DEBTORS	*	

**DEBTORS' MOTION REQUESTING COURT AUTHORIZATION
TO INCUR IN CREDIT/REFINANCING OF MORTGAGE LOAN**

TO THE HONORABLE COURT:

NOW COME, **LUIS RAUL OCASIO TRINIDAD and JUDITH FIGUEROA ROQUE**, debtors, through the undersigned attorney, and very respectfully state and pray as follows:

1. On May 31, 2011, the debtors filed the above captioned bankruptcy case under Chapter 13, 11 USC §§1301 *et. seq.*
2. On August 16, 2011, the Court confirmed the debtors' proposed amended Plan dated August 3, 2011, docket no. 16 and 20, which confirmed Plan provides for direct payments to debtors' residential mortgage loan with Scotiabank Puerto Rico ("Scotiabank").
3. Scotiabank filed claim number 1-1, in the sum of \$111,597.53, in the above captioned case, which claim has been reduced to a principal balance of \$106,737.00 and the same has a "balloon" or "residual balance" that will become due on the year 2016.
4. The debtors and Scotiabank have agreed to refinance the aforementioned mortgage loan, thus, the debtors hereby request authorization from this Honorable Court to incur in a refinancing of the aforementioned loan, with an "initial loan amount" of \$113,500.00 (principal of \$106,737.00 and "closing costs" of approx. \$6,751.00).

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Case no. 11-04628 BKT13

5. The debtors met with Scotiabank and have been qualified for a mortgage loan to refinance the residential mortgage loan under the terms stated in the attached statement and quote issued by said creditor. See Exhibit "1".

6. The debtors hereby respectfully request this Honorable Court to approve and grant its authorization for the debtors to obtain post-petition financing of the balance owed to Scotiabank through the proposed post-petition mortgage loan refinancing.

7. Should the Court approve this post-petition refinancing the debtors and creditors will benefit considering that secured creditor Scotiabank will be paid its balance on the "balloon payment" owed, the debtors will be able to retain their residential real property, the residential mortgage loan payment will be reduced to \$634.33, which will allow debtors a needed cushion to maintain current the confirmed Plan payments to the Trustee; and, the debtors will not receive any proceeds from said transaction.

8. The debtors are current in their confirmed Plan payments to the Trustee and respectfully understand that they have the financial ability to incur in the post-petition loan with Scotiabank, thus, they respectfully request that the Court grant them authorization to incur in this post-petition loan refinancing and continue with the closing of the same with Scotiabank Puerto Rico.

9. Based on the aforementioned, debtors respectfully request this motion be granted and the Court enter an Order allowing debtors to incur in the post-petition loan refinancing as herein described. 11 U.S.C. Section 364; Rule 4001 (c) of the Federal Rules of Bankruptcy Procedure.

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Case no. 11-04628 BKT13

WHEREFORE, debtors respectfully request this Honorable Court grant the present motion authorizing them to incur in the post-petition refinancing, as herein submitted.

NOTICE: Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006 (f) if you were served by mail, any party against whom this paper has been served, or any other party to the action that objects to the relief sought herein shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

I **CERTIFY** that on this same date a copy of this motion was filed with the Clerk of the Court using the CM/ECF filing system which will send notice of same to the Chapter 13 Trustee, Juan A Cuyar Cobb, Esq., Counsel for Scotiabank PR, and all system participants; I also certify that a copy of this motion was sent via US Mail to the debtors; and to all creditors and parties in interest appearing in the master address list, hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 29th day of September, 2015.

/s/Roberto Figueroa Carrasquillo
USDC #203624
RFIGUEROA CARRASQUILLO LAW OFFICE PSC
ATTORNEY FOR PETITIONERS
PO BOX 186 CAGUAS PR 00726-0186
TEL NO 787-744-7699 FAX 787-746-5294
Email: rfigueroa@rfclawpr.com

Label Matrix for local noticing
0104-3
Case 11-04628-BKT13
District of Puerto Rico
Old San Juan
Tue Sep 29 16:11:35 AST 2015

CR Evergreen II, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

MIDLAND FUNDING LLC BY AMERICAN INFOSOURCE L
ATTN DEPARTMENT 1
PO BOX 4457
HOUSTON, TX 77210-4457

RECOVERY MANAGEMENT SYSTEMS CORPORATION
GE MONEY BANK / PAYPAL SMART CONNECT
25 S E 2ND AVENUE SUITE 1120
MIAMI, FL 33131 1605

(p) CREDITORS BANKRUPTCY SERVICE
PO BOX 800849
DALLAS TX 75380-0849

American Express TRS Co Inc Latin American
Division
c/o Becket and Lee LLP
POB 3001
Malvern PA 19355-0701

Bank of America, N.A. as successor-in-interest
FIA Card Services, N.A.
P O Box 982284
El Paso, TX 79998-2284

Candica, L.L.C.
c/o Weinstein & Riley, P.S.
2001 Western Ave., Ste. 400
Seattle, WA 98121-3132

East Bay Funding, LLC
c/o Resurgent Capital Services
PO Box 288
Greenville, SC 29602-0288

(p) BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

B-Line, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

Candica, L.L.C.
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

MIDLAND FUNDING LLC/RECOSER LLC
25 SE 2ND AVE STE 1120
MIAMI, FL 33131-1605

SCOTIABANK PR
PO BOX 362649
SAN JUAN, PR 00936-2649

AMERICAN EXPRESS
PO BOX 1270
NEWARK, NJ 07101-1270

BANCO SANTANDER
PO BOX 362589
SAN JUAN, PR 00936-2589

CARICO
2851 W CYPRESS CREEK RD
FORT LAUDERDALE FL 33309-1781

Capital Recovery V, LLC
c/o Recovery Management Systems Corporat
25 SE 2nd Avenue Suite 1120
Miami, FL 33131-1605

FIA CITI CARD
PO BOX 17054
WILMINGTON, DE 19850-7054

GE Money Bank
Attn: Bankruptcy Department
PO Box 960061
Orlando FL 32896-0661

CAPITAL RECOVERY V LLC/RECOVERY MANAGEMENT S
25SE 2ND AVE SUITE 1120
MIAMI, FL 33131-1605

EAST BAY FUNDING LLC/RESURGENT CAPITAL SERVI
PO BOX 288
GREENVILLE, SC 29602-0288

PRA RECEIVABLES MANAGEMENT LLC
PO BOX 41067
NORFOLK, VA 23541-1067

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

American Express Bank FSB
c/o Becket and Lee LLP
POB 3001
Malvern PA 19355-0701

BANK OF AMERICA
PO BOX 53132
PHOENIX, AZ 85072-3132

CHASE
PO BOX 260180
BATON ROUGE, LA 70826-0180

Chase Bank USA, N.A.
PO Box 15145
Wilmington, DE 19850-5145

FIA Card Services NA as successor in interest
Bank of America NA (USA) and MBNA
America Bank NA
c/o Becket and Lee LLP
POB 3001
Malvern PA 19355-0701

GE Money Bank
c/o Recovery Management Systems Corporat
25 SE 2nd Ave Suite 1120
Miami FL 33131-1605

GEMB/CHEVRON
4125 WINWARD PLZ
ALPHARETTA, GA 30005-8738

GEMB/HOME DESIGN
PO BOX 981439
EL PASO, TX 79998-1439

GEMB/PAYPAL EXTRAS MC
PO BOX 981400
EL PASO, TX 79998-1400

GEMB/SONY FINANCIAL SE
PO BOX 981439
EL PASO, TX 79998-1439

Granite Recovery LLC
c/o Recovery Management Systems Corp
25 SE 2nd Avenue Suite 1120
Miami, FL 33131-1605

HOME DEPOT
PO BOX 103108
ROSWELL, GA 30076-9108

JC PENNEY
PO BOX 364788
SAN JUAN, PR 00936-4788

MILITARY STAR
PO BOX 830031
BALTIMORE, MD 21283-0031

Midland Funding LLC
by American InfoSource LP as agent
PO Box 4457
Houston, TX 77210-4457

NEXTCARD INC
PO BOX 3412
OMAHA, NE 68103-0412

(p)PENTAGON FEDERAL CREDIT UNION
ATTN BANKRUPTCY DEPARTMENT
P O BOX 1432
ALEXANDRIA VA 22313-1432

Portfolio Investments I LLC
c/o Recovery Management Systems Corp
25 SE 2nd Avenue Suite 1120
Miami, FL 33131-1605

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

ROOMS TO GO
PO BOX 703
WOOD DALE, IL 60191-0703

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

SALLIE MAE
PO BOX 11449
KILLEEN, TX 76547-1449

SAM'S CLUB
PO BOX 530942
ATLANTA, GA 30353-0942

SCOTIABANK
PO BOX 362649
SAN JUAN, PR 00936-2649

SCOTIABANK DE PUERTO RICO
G.P.O. BOX 362649
SAN JUAN, PUERTO RICO 00936-2649

SEARS
PO BOX 6189
SIOUX FALLS, SD 57117-6189

Sallie Mae Inc. on behalf of USAF
Attn: Bankruptcy Litigation Unit E3149
P.O. Box 9430
Wilkes-Barre, PA 18773-9430

Synchrony Bank
c/o Recovery Management Systems Corp
25 SE 2nd Ave Suite 1120
Miami, FL 33131-1605

USA FUNDS MC E2148
ATTN DEPOSIT OPERATIONS
PO BOX 6180
INDIANAPOLIS IN 46206-6180

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

JUDITH FIGUEROA ROQUE
URB MARIOLGA
W2 LUIS MUNOZ MARIN AVE
CAGUAS, PR 00725-6463

LUIS RAUL OCASIO TRINIDAD
URB MARIOLGA
W2 LUIS MUNOZ MARIN AVE
CAGUAS, PR 00725-6463

MONSITA LECAROE ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AAFES/MIL STAR/EXCHANGE
c/o Creditors Bankruptcy Service
P O Box 740933
Dallas,Tx 75374

FIA Card Services, NA as successor in interest
Bank of America NA and MBNA America Bank
PO Box 15102
Wilmington, DE 19886-5102

Pentagon Federal Credit Union
P.O. Box 1432
Alexandria, VA 22313

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)B-Line, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

(d)CR Evergreen II, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

End of Label Matrix	
Mailable recipients	57
Bypassed recipients	2
Total	59

TRUTH-IN-LENDING DISCLOSURE

NAME(S)/ADDRESS(ES) OF BORROWER(S) ("You" or "Your") LUIS RAUL OCASIO TRINIDAD, JUDITH FIGUEROA ROQUE 2 W LUIS MUNOZ MARIN MARIOLGA DEV CAGUAS, PR 00725		NAME/ADDRESS OF LENDER ("Creditor" or "Us") Scotiabank of PR Mortgage Unit Scotiabank Plaza, 280 Ave. Jesus T. Pinero San Juan, PR 00918	
PROPERTY ADDRESS 2 W LUIS MUNOZ MARIN, MARIOLGA DEV, CAGUAS, PR 00725			
LOAN NUMBER 0950600701512	TRANSACTION DATE September 28, 2015	<input checked="" type="checkbox"/> Preliminary	<input type="checkbox"/> Final

Words, numbers or phrases preceded by a ☐ are applicable only if the ☐ is marked. ☒ All numerical disclosures except the late payment disclosure are estimates.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. 5.1875%	The dollar amount the credit will cost you. \$ 108,469.73	The amount of credit provided to you or on your behalf. \$ 110,876.78	The amount you will have paid after you have made all payments as scheduled. \$ 219,346.51

☐ Interest on the amount of credit outstanding during the construction period will be paid , followed by:

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	5.0000%
Principal + Interest Payment	\$ 609.29
Est. Taxes + Insurance (Escrow)	\$ 25.04
Total Est. Monthly Payment	\$ 634.33

☐ **VARIABLE RATE:** This transaction is subject to a variable rate feature. Variable rate disclosures have been provided at an earlier time.

PAYABLE ON DEMAND: ☐ This obligation is payable on demand. ☐ The disclosures are based on an assumed maturity of one year.

INSURANCE: You may obtain property insurance from anyone acceptable to Lender.

SECURITY: You are giving a security interest in the real property and any of the following items which are checked:

☐ Goods being purchased. ☐ Funds on deposit with Lender. ☐ Collateral securing other loans with us may also secure this loan.
☐ Other (Specify)

LATE CHARGE: If you are more than 15 days late in making any payment, in addition to your payment, you will pay a late charge of:

☐ the lesser of ☐ the greater of ☒ an amount equal to ☐ \$ or ☒ 5.0000% of the payment in default.

PREPAYMENT: If you pay off early, you ☐ may ☒ will not have to pay a penalty.

☐ may ☒ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: If this loan is to purchase and is secured by your principal dwelling, and if checked here, ☒ someone buying your dwelling cannot assume the remainder of this purchase money mortgage loan on the original terms. If this loan is to purchase and is secured by your principal dwelling, and if checked here, ☐ someone buying your dwelling may, subject to conditions, be allowed to assume the remainder of this purchase money mortgage loan.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and Creditor's policy regarding assumption of the obligation.

There is no guarantee that you will be able to refinance to lower your rate and payments.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

SIGNATURES: By signing you acknowledge receipt of a completed copy of this disclosure. You understand that this is not a contract and does not reflect all of the terms and conditions of the mortgage transaction to which the disclosures reflected on this form relate.

X	LUIS RAUL OCASIO TRINIDAD	DATE	X	JUDITH FIGUEROA ROQUE	DATE
X		DATE	X		DATE



Good Faith Estimate (GFE)

Name of Originator Scotiabank of PR Mortgage Unit Zoraida Velazquez Originator Address Scotiabank Plaza, 280 Ave. Jesus T. Pinero San Juan, PR 00918 Originator Phone Number (787) 743-5008 Originator Email zoraida.velazquez@scotiabank.com	Borrower LUIS RAUL OCASIO TRINIDAD, JUDITH FIGUEROA ROQUE Property Address 2 W LUIS MUNOZ MARIN, MARIOLGA DEV CAGUAS, PR 00725 Date of GFE September 24, 2015
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Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

- The interest rate for this GFE is available through **9/26/2015**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through **October 09, 2015**.
- After you lock your interest rate, you must go to settlement within **NA** days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least **NA** days before settlement.

Summary of your loan

Your initial loan amount is	\$ 113,500.00		
Your loan term is	30 years		
Your initial interest rate is	5.0000%		
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 609.29 per month		
Can your interest rate rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of %.	The first change will be in
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of \$	
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, the first increase can be in the monthly amount owed can rise to \$ maximum it can ever rise to is \$	and . The
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, your maximum prepayment penalty is \$	
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, you have a balloon payment of \$ in years.	due

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **609.29**.

Do we require you to have an escrow account for your loan?

☐ No, you do not have an escrow account. You must pay these charges directly when due.

☒ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$ 2,305.00
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 4,445.53
A + B	TOTAL ESTIMATED SETTLEMENT CHARGES	\$ 6,750.53

Understanding
your estimated
settlement charges

Some of these
charges can change
at settlement. See
the top of page 3 for
more information.

YOUR ADJUSTED ORIGATION CHARGES		
1. Our origination charge This charge is for getting this loan for you.		1,170.00
2. Your credit or charge (points) for the specific interest rate chosen <input type="checkbox"/> The credit or charge for the interest rate of _____ % is included in "Our origination charge." (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ _____ for this interest rate of _____ %. This credit reduces your settlement charges. <input checked="" type="checkbox"/> You pay a charge of \$1,135.00 for this interest rate of 5.0000%. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.		1,135.00
A Your Adjusted Origination Charges		\$ 2,305.00
YOUR CHARGES FOR ALL OTHER SETTLEMENT SERVICES		
3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services.		
Service	Charge	
Appraisal fee	500.00	
Credit report	36.00	
Flood certification	15.00	
Survey	70.00	
Lender Inspection Fee	100.00	
Elevation Certificate	0.00	
Available	0.00	
Reserved Funds Transaction Fee AFV \$100	0.00	
Supplemental Origination Fee	0.00	
Available	0.00	
Available	0.00	
Available	0.00	
PR Note Management Services	30.00	
		751.00
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.		1,841.79
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.		0.00
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.		
Service	Charge	
Escrow Repairs to Seller	0.00	
Maintenance	0.00	
		0.00
7. Government recording charges These charges are for state and local fees to record your loan and title documents.		837.00
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.		432.00
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input type="checkbox"/> other _____		50.08
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$15.5479 per day for 15 days (if your settlement is _____).		233.22
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire.		
Policy	Charge	
Hazard insurance premium	300.44	
Flood insurance premium	0.00	
Excess Policy/Builder Risk/HO6	0.00	
		300.44
B Your Charges for All Other Settlement Services		\$ 4,445.53
A + B TOTAL ESTIMATED SETTLEMENT CHARGES		\$ 6,750.53

INSTRUCTIONS

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> Our origination charge Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) Your adjusted origination charges (after you lock in your interest rate) Transfer taxes 	<ul style="list-style-type: none"> Required services that we select Title services and lender's title insurance (if we select them or you use companies we identify) Owner's title insurance (if you use companies we identify) Required services that you can shop for (if you use companies we identify) Government recording charges 	<ul style="list-style-type: none"> Required services that you can shop for (if you do not use companies we identify) Title services and lender's title insurance (if you do not use companies we identify) Owner's title insurance (if you do not use companies we identify) Initial deposit for your escrow account Daily interest charges Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$113,500.00	\$113,500.00	\$113,500.00
Your initial interest rate ¹	5.0000%	%	%
Your initial monthly amount owed	\$609.29	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$6,750.53	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	THIS LOAN	LOAN 2	LOAN 3	LOAN 4
Loan originator name	Zoraida Velazquez			
Initial loan amount	\$113,500.00			
Loan term	360 months			
Initial interest rate	5.0000%			
Initial monthly amount owed	609.29			
Rate lock period	NA days			
Can interest rate rise?	No			
Can loan balance rise?	No			
Can monthly amount owed rise?	No			
Prepayment penalty?	No			
Balloon payment?	No			
TOTAL ESTIMATED SETTLEMENT CHARGES	\$6,750.53			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.